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Tokio Marine & Nichido Fire Insurance Co.,Ltd.

### About launch of 'Benchmark Report Service'

Tokio Marine & Nichido Fire Insurance Co., Ltd. (President: Toshifumi Kitazawa, hereinafter "our company") started offering "benchmark report service" as a new service of "Cyber Risk comprehensive support services" from October 1, 2017.

This service is a service realized by a strategic partnership agreement with Cyence, Inc. (CEO: Arvind Parthasarathi ) We provide the service free of charge for the purpose of strengthening information sharing to customers who purchase our Cyber Risk Insurance and promoting further loss prevention.

#### 1. Background

We have started providing "Cyber Risk Insurance" since February 2015. It is expected that this insurance will be utilized more and more as a solution of risk hedging in this field against cyber-attacks.

Cyber risk is challenging because past accident data does not exist sufficiently and the risk itself continues to change constantly. Companies tend to think that the causes of the damage from cyber attacks are mainly due to technical factors such as security vulnerabilities, but in fact it is indispensable to consider non-technical factors such as the recognition of the company, the nature of business, and the amount of personal information held by the company as well.

Based on these circumstances, we began providing information for customers as a "Cyber Risk Comprehensive Support Service" in October 2015. We are now pleased to offer a new "Benchmark Report Service" to strengthen the provision of information to our Cyber Risk Insurance policy holders, promote further loss prevention of cyber incidents, and contribute to our customer's overall risk management programs.

#### 2. Overview of "Benchmark Report Service"

This service is realized through partnership with Cyence, Inc. which is a cyber risk analysis modeling company based in California's Silicon Valley, USA.

Factors affecting cyber attacks are not uniform. This service collects and analyzes data from various angles to identify a corporation's cyber risk factors, and to provide them as benchmark information. With this service, customers will be able to compare their cyber

risks with other companies of the same size and industry, compare their cyber risk factors over time, and objectively comprehend how risks are changing due to internal security measures and external environmental changes.

(1) Features of “Cyber Risk Benchmark Report”

Feature	Detail
① It is possible to objectively analyze your company's cyber risk and to grasp the risk according to the actual situation.	In this report, risk is analyzed and scored based on company's objective information, not information based on company self-report. We will provide you with reports on the actual situation of how your company looks from the outside
② From the point of view of an attacker, you can comprehensively grasp your company's cyber risk.	The factors of cyber risk are not just technical elements. In this report, we focus on human risk indicators such as motivation of attackers in addition to technical risk indicators, and analyze risk from various angles.
③ By comparing with companies in the industry, you can benchmark your company's risk objectively.	You can objectively grasp the position of your company's risk indicator in the industry and use it for future security measures.
④ As a fixed point observation of suddenly changing cyber risk, you can grasp the trend of your company's risk.	As a fixed-point observation of cyber-risks with a rapid change, you can use it to periodically grasp the trend of your company's risk index.

(2) Target of the service

Our Cyber Risk Insurance policyholders

(3) Time of the service launch

We will start offering from the first contract after October 1, 2017.